

United States Bankruptcy Court
Middle District of FloridaIn re:
Osvaldo Santa Maria
Yunia Santa Maria
DebtorsCase No. 18-01169-FMD
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-9

User: kbrickner
Form ID: 309APage 1 of 3
Total Noticed: 43

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db/jdb Osvaldo Santa Maria, Yunia Santa Maria, 2400 55th Street SW, Naples, FL 34116-5522
 27394185 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 27394585 +Cavalry SPV I, LLC, c/o Care Credit, FEDERATED LAW GROUP, PLLC, 887 Donald Ross Road,
 North Palm Beach, FL 33408-1611
 27394196 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 27394198 +Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
 27394203 CrossCounty, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
 27394227 +Deutsche Bank National Trust, c/o Chad W Howard, Esq., 9210 King Palm Drive,
 Tampa, FL 33619-8332
 27394228 Doctors Business Bureau, 202 N Federal Hwy, Lake Worth, FL 33460-3438
 27394232 +First National Credit Card/Legacy, First National Credit Card, Po Box 5097,
 Sioux Falls, SD 57117-5097
 27394235 +HRRG, P.O. BOX 8466, Pompano Beach, FL 33075-8466
 27394236 +Integrated Emergency Med, P.O. Box 10569, Daytona Beach, FL 32120-0569
 27394240 +Maccredit/mdlndstbk/gr, 1797 Ne Expressway, Atlanta, GA 30329-7803
 27394241 +Mid America Bank & T, 121 Continental Dr Ste 1, Newark, DE 19713-4325
 27394242 Naples Radiologist P.A., P.O. Box 1187, Indianapolis, IN 46206-1187
 27394256 ONPASV01, P.O. Box 1280, Oaks, PA 19456-1280
 27394257 Physicians Regional Health, P.O. Box 1280, Oaks, PA 19456-1280
 27394259 +Specialized Collections Bure, 3443 Camino Del Rio S, Suite 201, San Diego, CA 92108-3914
 27394265 TD Auto Finance, POB 9226, Farmington, MI 48333-9226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: court@bankruptcycyclinic.com Feb 20 2018 23:06:05 Robert Sanchez,
 Robert Sanchez PA, 355 W 49th Street, Hialeah, FL 33012

tr +EDI: QRETARDIF.COM Feb 20 2018 22:58:00 Robert E Tardif, Jr., Trustee,
 Post Office Box 2140, Fort Myers, FL 33902-2140
 ust +E-mail/Text: ustpreregion21.tp.ecf@usdoj.gov Feb 20 2018 23:07:55
 United States Trustee - FTM7/13, Timberlake Annex, Suite 1200, 501 E Polk Street,
 Tampa, FL 33602-3949
 27394184 EDI: RMSC.COM Feb 20 2018 22:58:00 Amazon, POB 965015, Orlando, FL 32896-5018
 27394190 +EDI: CAPIO.COM Feb 20 2018 22:58:00 Capiro Partners Llc, Attn: Bankruptcy, Po Box 3498,
 Sherman, TX 75091-3498
 27394191 +EDI: CAPITALONE.COM Feb 20 2018 22:58:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 27394193 +EDI: CAPONEAUTO.COM Feb 20 2018 22:58:00 Capital One Auto Finance,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 27394194 +EDI: MERRICKBANK.COM Feb 20 2018 22:58:00 Cardworks/CW Nexus, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 27394195 +E-mail/Text: bankruptcy@cavps.com Feb 20 2018 23:07:37 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 27394197 +EDI: WFNBN.COM Feb 20 2018 22:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 27394199 +EDI: CCS.COM Feb 20 2018 22:58:00 Credit Collection Service, Po Box 773,
 Needham, MA 02494-0918
 27394200 +EDI: CMIGROUP.COM Feb 20 2018 22:58:00 Credit Management LP, 4200 International Pkwy,
 Carrollton, TX 75007-1912
 27394201 +EDI: RCSFNBMARIN.COM Feb 20 2018 22:58:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 27394204 +EDI: NAVIENTFKASMDOE.COM Feb 20 2018 22:58:00 Dept Of Ed/Navient, Attn: Claims Dept,
 P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394229 +E-mail/Text: bknotice@ercbpo.com Feb 20 2018 23:07:22 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 27394230 +E-mail/Text: collectionbankruptcies.bancorp@53.com Feb 20 2018 23:07:56 Fifth Third Bank,
 Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
 27394234 +EDI: AMINFOFP.COM Feb 20 2018 22:58:00 First Premier Bank, Po Box 5524,
 Sioux Falls, SD 57117-5524
 27394238 +EDI: RESURGENT.COM Feb 20 2018 22:58:00 LVNV Funding/Resurgent Capital, Po Box 10497,
 Greenville, SC 29603-0497
 27394246 +EDI: NAVIENTFKASMSERV.COM Feb 20 2018 22:58:00 Navient, 11100 Usa Pkwy,
 Fishers, IN 46037-9203
 27394243 +EDI: NAVIENTFKASMSERV.COM Feb 20 2018 22:58:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barre, PA 18773-9500
 27394258 +EDI: DRIV.COM Feb 20 2018 22:58:00 Santander Consumer USA, Po Box 961245,
 Ft Worth, TX 76161-0244
 27394260 +E-mail/Text: cmecf@suncoastfcu.org Feb 20 2018 23:06:22 Suncoast Cu, Attn: Bankruptcy,
 Po Box 11904, Tampa, FL 33680-1904
 27394261 +EDI: RMSC.COM Feb 20 2018 22:58:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 27394262 +EDI: RMSC.COM Feb 20 2018 22:58:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

District/off: 113A-9

User: kbrickner
Form ID: 309APage 2 of 3
Total Noticed: 43

Date Rcvd: Feb 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

27394264 +EDI: RMSC.COM Feb 20 2018 22:58:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27394189* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 27394186* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 27394187* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 27394188* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 27394192* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 27394202* +Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
 27394205* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394206* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394207* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394208* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394209* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394210* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394211* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394212* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394213* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394214* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394215* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394216* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394217* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394218* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394219* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394220* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394221* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394222* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394223* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394224* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394225* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394226* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
 27394231* +Fifth Third Bank, Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
 27394233* +First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117-5097
 27394237* +Integrated Emergency Med, P.O. Box 10569, Daytona Beach, FL 32120-0569
 27394239* +LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
 27394244* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394245* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394247* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394248* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394249* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394250* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394251* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394252* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394253* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394254* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394255* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
 27394263* +Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTALS: 0, * 44, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

District/off: 113A-9

User: kbrickner
Form ID: 309A

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Robert Sanchez on behalf of Joint Debtor Yunia Santa Maria court@bankruptcyclinic.com
Robert Sanchez on behalf of Debtor Osvaldo Santa Maria court@bankruptcyclinic.com
Robert E Tardif, Jr. rtardif@comcast.net,
graceheidkamp@gmail.com;blkenney2@comcast.net;rtardif@ecf.epiqsystems.com
United States Trustee - FTM7/13 USTPRegion21.TP.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:

Debtor 1 **Osvaldo Santa Maria**
 First Name Middle Name Last Name

Debtor 2 **Yunia Santa Maria**
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Florida**

Case number: **9:18-bk-01169-FMD**

Social Security number or ITIN **xxx-xx-7256**
 EIN ____-____-____

Social Security number or ITIN **xxx-xx-2785**
 EIN ____-____-____

Date case filed for chapter **7 2/16/18**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Osvaldo Santa Maria	Yunia Santa Maria
2. All other names used in the last 8 years	aka Osvaldo Santa Maria Padron, aka Osvaldo Santa-Maria	aka Yunia Santa-Maria
3. Address	2400 55th Street SW Naples, FL 34116-5522	2400 55th Street SW Naples, FL 34116-5522
4. Debtor's attorney Name and address	Robert Sanchez Robert Sanchez PA 355 W 49th Street Hialeah, FL 33012	Contact phone (305) 687-8008 Email: court@bankruptcyclinic.com
5. Bankruptcy Trustee Name and address	Robert E Tardif Jr. Trustee Post Office Box 2140 Fort Myers, FL 33902	Contact phone (239) 362-2755

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

For more information, see page 2 >

Debtor **Oswaldo Santa Maria** and **Yunia Santa Maria**Case number **9:18-bk-01169-FMD**

6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	801 N. Florida Ave. Suite 555 Tampa, FL 33602-3899	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 813-301-5162 Date: February 20, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	March 20, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	Location: United States Courthouse Federal Bldg., 2110 First Street 2-101, Fort Myers, FL 33901
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: May 21, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day	

except when routine maintenance is performed. To access McVCIS toll free call
1-866-222-8029.